Incorporated 1850

MONROE COUNTY SAVINGS BANK

33 & 35 State Street

Rochester, N. Y.

Officers

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Alexander M. Lindsay, Vice-Pres. — David Hoyt, Secretary and Treas.

William B. Lee, Attorney

Trustees

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James E. Booth, Pres. Monroe County Savings Bank
Alexander M. Lindsay, Sibley, Lindsay & Curr Co.
Rufus K. Dryer, James Cunningham, Son & Co.
Eugene T. Curtis, Pres Union and Advertiser Co.
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A Merry Christmas To All !

With the advent of Fall comes Thanksgiving, the first of the Holidays, when everyone is looking forward to pleasant times. We therefore extend to our old Friends and Customers

Our Best Wishes for a Joyous Holiday

and beg to call their attention to our Superior Goods. They are smooth to the taste; pure and healthful—nothing compares with them for family or medicinal use. If you want something that is good try one of the following brands of our Specialties:

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THE CHRISTMAS BEARS.

By GERALD PRIME.

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ISABEL was having it out with her father. It was only a few days before Christmas, and she should have been at peace with herself and all mankind in general, but she wasn't. She had been telling herself all this particular day that as soon as her father came home she would put her case before him in a light so convincing that he would be brought to admit that he had been a little too arbitrary. Her scheme had not worked. She was beginning to realize painfully that her effort to gain her point had resulted in confirming her father in his opinion that it was a man's privilege to rule in his own house, especially when the woman of it was his only daughter, a girl of twenty, who could not be expected to know her own mind.

"You know perfectly well," said Isabel, with a final heroic attempt to snatch victory from the jaws of defeat, "that Jack and I have been—have been good friends for a long time. The only reason he hasn't spoken about it—to you—is because he has been waiting until he was in more of a position to do so."

"Then it's mighty lucky for him that he concluded to postpone it," declared Tom Truesdell testily. "Romance is all very well for those who can afford it, but Jack Goodale doesn't belong to that class. I pay him a fair salary, and I admit he earns it. But I don't see how he expects me to accept him as a son-in-law. How could he ever provide for a wife as extravagant as you? Absurd!"

"He has a little money, and he may make a lucky deal some day," she persisted in spite of the forlornness of her hope.

"Do you mean that the young man intends to gamble in wheat?" he asked ironically.

"Why shouldn't he? You do, don't you?"

Tom Truesdell snorted impatiently. "No," he retorted. "I do not gamble. A gambler risks his property. I never risk anything. I know how the market is going because I make the market. There is a difference, Isabel."

Driven to desperation, Isabel played her last trick. "The man you want for a son-in-law," she said, "is going to fail financially. He has nothing but his debts to distinguish him."

He smiled sardonically. "If I want him for a son-in-law," he returned decidedly, "I am well enough off to afford him. I grant you Gerald Van Ingen has very little money, but he has something that the Truesdell family needs a good deal more. He has position."

"He's an empty nobody!" declared Isabel wrathfully.

"He isn't very brainy, I suppose," her father admitted. "He'll be all the easier to manipulate on that account. That ought to appeal to you, Isabel. But I haven't made up my mind yet. Mr. Van Ingen is coming to lunch with me tomorrow, and I shall make a study of him. He certainly ought to do great things for us socially."

Van Ingen was punctual at Truesdell's office on the following day. As he entered the busy place he found the bustle very disquieting to his nerves. Tape machines clicked, clerks were shouting perplexing fractions into telephones, and there was an uproar quite unfamiliar to the young man's ears. All at once Truesdell rushed into view, almost overturning his distinguished visitor, and without even an apology shouted in a voice that seemed peculiarly disagreeable:

"Here, Goodale! Get a move on and sell all you can—10,000,000 bushels to-day. Keep a cool head, man!"

Having given his commands, Truesdell turned to his visitor. "You'll have to excuse me," he said. "I expected a quiet day, but the bulls are on the warpath, and I'm having the fight of my life. Goodale will be back presently, and he'll tell you all about it. Come in tomorrow and I'll blow you to that luncheon—if I have money enough left to pay for it."

The excited operator was away before the startled young man could put in a word. He couldn't understand why so rich a man as Truesdell was supposed to be should agitate himself over his business. What was money? The idea was so irritating that he found a trifling consolation in the fact that his wooing had gone so further.

Just then Goodale returned, and Van Ingen felt it due to himself to learn something of the condition of affairs. His ideas of business were exceedingly vague, but he nerved himself for the undertaking.

"Mr. Truesdell seems to be unusually excited today," he began. "I can't help thinking something must be up."

"Something is up," Goodale admitted quietly. "Wheat is down."

"Oh, I see," said his rival, with a dazed look which belied his assumption of intelligence. "Mr. Truesdell has been dealing very heavily lately, I believe."

"Very heavily indeed," Goodale agreed promptly.

"Many people will be very hard hit."

"Very hard indeed."

Van Ingen concluded that he had solved the problem. He thanked his informant rose languidly and proceeded to his club, inwardly grateful that he had escaped a serious possibility.

While he was writing his luncheon a man whom he knew emerged from behind his paper and came over to his table.

"Beastly panic in the wheat market," he observed rather dolefully. "Hope you're not scorched, Van."

"No money to play with, dear old chap. I've just left a man up to his ears in it—Tom Truesdell. Know him?"

"Well, rather!" the other replied. "I have just dropped a cool $10,000 in the pit. If your man Truesdell has been equally out of luck he must be looking forward to a rather gloomy Christmas. It means millions to him."

An hour later Van Ingen went into the writing room and penned a note to Mr. Truesdell to the effect that some unexpected and important business would compel him to forego the pleasure of a further discussion of the contemplated alliance.

On Christmas eve Goodale and Van Ingen met face to face on the street. The latter would have passed without a sign of recognition, but Goodale grasped his hand and greeted him cordially.

"I am afraid you people must have come out of your deal rather badly," Van Ingen stammered.

"Not at all," declared the other radiantly, with a final wring of his one time rival's hand which made him wince. "We were bears. The lower the price went the more we made. About a million is the figure."

Van Ingen smiled feebly and murmured his congratulations.

Christmas

Bear holly near and mistletoe
And all resentment from your heart;
Bring the accessories which show
And in this joyous day have part;
Bring help to him you fain would wrong
And good to him you would deride;
Lift up your heart in joy and song
And sing the Christ back to your side.

ELBERT SHERMAN.

SOMETHING NEW FOR CHRISTMAS.

By ELIZA ARCHARD CONNER.

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We look our brains to shape up something new to give our friends at Christmas. In this manner they look their brains to think of something to give us. We say to ourselves, "Maybe Aunt Rachel ought to get up something handsome this year, she's our mudgeon!" Rich old Aunt Rachel in her turn says of us: "I suppose they [illegible] make and expect me to give them gifts worth forty times as much. They're a nuisance. Every way I turn there's somebody expecting me to get up a Christmas present. I wish those stocking hangers on were at the north pole!"

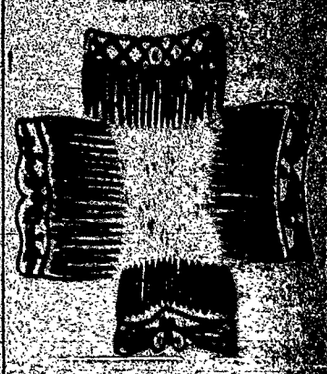
The whole scheme of Christmas giving has been perverted. It now means only one of three things—either barter, unwilling almsgiving or tipping. Servants, deserving or otherwise; poor relatives, charity societies, people too lazy and shiftless to earn comfort for themselves, all expect something. The effort to fill these expectations causes a drain that makes most people look forward with dread from one Christmas to the next. Nine out of ten Christmas presents are nowadays forced from the grudging donor just because the recipient has "expect" something. Moral: Make an ass of yourself in some manner lest than to "expect" a Christmas present.

Yet what all earth's giving comes to one thing nobody ever thinks to be now, unless it be some man or woman, usually a woman, who has been tried in all ways by sorrow, bereavement and affliction, who has looked on the world's treasures and seen them pass away and has learned there is nothing in them. To such a one, whose wounded soul has come the full knowledge that the only Christmas present worth while is the gift the Christ Child came to earth to bring, and the Christ Child's gift before the manger was given after the holy Nativity. If we are to be by every human tie, by the most precious offspring human hands can either give or receive, yet in our so called Christian world today nothing is so scarce as this one thing.

What was it the Christ Child came to bring? "Peace on earth, good will to men!" Down the centuries the tidings of this priceless offering have sounded, and they sound still, but now faint and afar off to the worldling's sense. For weeks the atmosphere has been confused and jarred with the vibrations of Christmas buying and selling, Christmas scramble and expectancy, it is overborne and heavy with the awful weariness of the Christmas makers. Who has time to send forth the glorious gift which is the very foundation stone of Christmas itself—peace and good will?

How would it do alike for the—overtaxed with giving and those too poor to give anything at all simply and quietly to bestow the Christ Child's gift on all mankind? After presenting the new material gifts one really offers for the pleasure of it, how would it do to make everybody around us happy as we can all day long, being cheerful, merry, loving and helpful to every member of our household thinking not at all of our own desires or disappointments, but giving forth joyfully the best that is in us—if, widening and softening our souls, we would weed from our consciousness all our petty little grudges against others and shield from them our shortcomings in this loving thought of Christmas?

Useful Christmas Gifts



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Ask any woman who has ever received one of our Back Combs and she will tell you that it was a most acceptable gift, because it fills well the always admired. Again we are to supply you with the most Jeweled and Fancy Back Combs at the Most Reasonable Prices.

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RHINESTONE BACK COMBS 50c, $1.00, $1.50, $2.50, $3.00, $4.00, $5.00 and upwards.

RHINESTONE COMBS IN SETS Consisting of back and side Combs $1.00, $1.50, $2.50 and $3.00 per set.

JEWELED [illegible] $2.50 [illegible]

JEWELED HAIR PINS $0.50 [illegible]

GUARANTEED [illegible]

Half Clipped Ends Are [illegible] To Arrange Your [illegible] in a Pompadour [illegible]

Extra Long Hair [illegible]

[illegible] very long [illegible] the braid [illegible] dressing [illegible] on the following [illegible] Switch, $7.50 [illegible] Switches [illegible] $3.50 [illegible] One [illegible] $3.50 per [illegible]

Proper Hair Goods At Manufacturers' [illegible]

Of course we have [illegible] manufacture hair goods [illegible] we can give you the [illegible] and a perfect match for least money.

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